Case 06-00960 Doc 1 Filed 02/03/06 Entered 02/03/06 16:40:36 Desc Main 02/03/2006 04:38:10pm

(Official Form 1) (10/05)

Document

Page 1 of 35

Name of Debtor (if motivation). EASTERN DIVISION (CHICAGO) Name of Debtor (if motivation). Earlier Last, First, Middle): Hannah, Dwayne C. All Other Name and Legisland Spaces (if Last, First, Middle): Hannah, Dwayne C. All Other Name and Legisland Spaces (if Last, First, Middle): Hannah, Dwayne C. All Other Name and Legisland Spaces (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Hannah, Dwayne C. All Other Name and the plant (if Last, First, Middle): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than one, state all): All Other Name and the plant (if Last, First, Middle): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than one, state all): All Other Name and the plant (if Last, First, Middle): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than one, state all): All Other Name and All other (if Last, First, Middle): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than one, state all): All Other Name and All other (if Last, First, Middle): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than one, state all): Last four digits of Soc. Sec. Complete EN or other Tax LD. No. (if more than o	(Official Form 1) (10/03)		<u> </u>	
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Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: Commodity Broker Clearing Bank Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3) Chapter 11 Debtors Chapter 11 Debtors Chapter 11 Debtors				
State type of entity: Clearing Bank	Other (If debtor is not one of the above	Railroad		
Clearing Bank Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3) Chapter 11 Debtors	·		Nature of Debts (Check one box)
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Case 06-00960 Doc 1 Filed 02/03/06 Entered 02/03/06 16:40:36 Desc Main 02/03/2006 04:38:10pm FORM B1, Page 2 Document Page 2 of 35 (Official Form 1) (10/05) Dwayne C. Hannah **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case) **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: **Northern District Of Illinois** 01-25099 7/17/2001 Location Where Filed: Case Number: Date Filed: **Northern District Of Illinois** 04-37086 10/6/2004 Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Exhibit A is attached and made a part of this petition. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Thomas R. Hitchcock 02/03/2006 Thomas R. Hitchcock Date Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. Yes, and Exhibit C is attached and made a part of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification $\mathbf{\Lambda}$ describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord: Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Authorized Indivi	dual
Title of Authorized Individual	

Address X

Date

Signature of Bankruptcy Petiton Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

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Form B6A (10/05)

Document Page 4 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
14310 University Ave Dolton, IL 60419	Fee Simple		\$140,000.00	\$96,000.00
		tal.	¢4.40.000.00	

Total: \$140,000.00

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Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		 	l >	\$1,000.00

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Description Page 6 of 35 02/03/2006 04:38:10pm

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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02/03/2006 04:38:10pm

Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

\$1,000.00

Total >

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sneet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or 	x			
trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	х			

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Form B6B (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
14310 University Ave Dolton, IL 60419	735 ILCS 5/12-901	\$15,000.00	\$140,000.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
		\$16,000.00	\$141,000.00

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Form B6D (10/05)

IN RE: Dwayne C. Hannah

CASE NO _

(If Known)

CHAPTER 13

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 338-54-2742			DATE INCURRED: NATURE OF LIEN:					
HomeComings Financial Network c/o Pierce and Associates 1 North Dearborn Ste 1300 Chicago, IL 60603		-	Principal Balance paid outside the plan COLLATERAL: 14310 University Ave Dolton, IL 60419 REMARKS:				\$96,000.00	
			VALUE: \$140,000.00 DATE INCURRED: Various					
ACCT #: 338-54-2742			NATURE OF LIEN: Mortgage arrears					
HomeComings Financial Network c/o Pierce and Associates 1 North Dearborn Chicago, IL 60603		-	COLLATERAL: 14310 University Ave Dolton, IL 60419 REMARKS:				\$11,000.00	
			VALUE: \$11,000.00					
continuation sheets attache	ed		Subtotal (Total of this			>	\$107,000.00	

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
✓ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of djustment.
continuation sheets attached

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CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Continuation Sheet No. 1

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:			DATE INCURRED:					
Department of the Treasury Internal Revenue Service- 230 S. Dearborn- STOP 5010 CHI Chicago, IL 60604		-	CONSIDERATION: Back Taxes REMARKS:				\$3,000.00	\$3,000.00
Representing: Department of the Treasury			Associate Area Counsel, SB/SE Internal Revenue Service Suite 2300 200 West Adams Chicago, IL 60606-5208				Notice Only	Notice Only
Representing: Department of the Treasury			D. Patrick Mullarkey Tax Div (DOJ) P.O. Box 552 Ben Franklin Station Washington, D.C. 20044				Notice Only	Notice Only
Representing: Department of the Treasury			Internal Revenue Service Attn: Bankruptcy Department Mail Stop 5010 CHI 230 South Dearborn Street Chicago, IL 60604				Notice Only	Notice Only
Representing: Department of the Treasury			United States Attorney 219 South Dearborn Chicago, IL 60604				Notice Only	Notice Only
<u> </u>			Total for this Page (Sub	tot	∟ al) :	>	\$3,000.00	\$3,000.00

Running Total >

\$3,000.00 \$3,000.00 Case 06-00960 Doc 1 Filed 02/03/06 Entered 02/03/06 16:40:36 Desc Main 02/03/2006 04:38:17pm

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CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE	OF PRIORITY	Admin	ııstı	rative	allowances					
CREDITOR'S MAILING AE INCLUDING Z AND ACCOUN	DDRESS ZIP CODE,		CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:					DATE INCURRED: 01/09/2006 CONSIDERATION:					
Hitchcock and Associ 120 South State Stree Suite 803 Chicago, Illinois 60603	t			-	Attorney Fees REMARKS:				\$1,606.00	\$1,606.00
L					Total for this Page (Sul	otot	al) :	>	\$1,606.00	\$1,606.00
					Running				\$4,606.00	\$4,606.00

IN RE: Dwayne C. Hannah

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CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

☐ Check this box it debtor has	110	crea	itors holding unsecured claims to report on this Sc	nec	Jule	2 F	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 405942970			DATE INCURRED:				
Advocate Health Care 22091 Network Place Chicago, IL 60673-1220		-	CONSIDERATION: Medical Bills REMARKS:				\$32.22
ACCT #: 405929399 Advocate Health Care 22091 Network Place Chicago, IL 60673-1220		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$400.18
ACCT #: 405955865 Advocate Health Care 22091 Network Place Chicago, IL 60673-1220		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$27.34
ACCT #: HA0092 Artesian Dental Center, PC P.O. Box 53651 227 E 47th St Chicago, IL 60653		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$1,234.00
ACCT #: 529107144230 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 11/1997				\$778.00
ACCT #: Charles A. Amenta III, MD 18161 Morris Ave Homewood, IL 60430		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$75.00
ACCT #: 1434792601 Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021		-	DATE INCURRED: 04/23/2003 CONSIDERATION: Deficency Balance on repossession REMARKS:				Notice Only
	ш		Su	bto	tal	<u></u>	\$2,546.74
continuation sheets attached			Total (Use only on last page of the completed Sched				72,213111

Document

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IN RE: Dwayne C. Hannah

CASE NO _ (If Known)

CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5436681004016929 Cortrust Bank 500 E 60th St N Sioux Falls, SD 57104		-	DATE INCURRED: 11/12/2003 CONSIDERATION: Credit Card REMARKS:				\$377.00
ACCT #: 457187677 Crd Prt Asso (original Creditor:at T Bro 13355 Noel Road# Dallas, TX 75240		-	DATE INCURRED: CONSIDERATION: CONSIDERATION: Collection REMARKS:				\$104.00
ACCT #: 422709747690 Cross Country Bank 800 Delaware Ave Wilmington, DE 19801		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 12/24/2001				\$1,616.00
ACCT #: 40251186303 Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$318.00
ACCT #: 40251186404 Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	DATE INCURRED: CONSIDERATION: 0ther REMARKS:				\$149.00
ACCT #: P23221413901 Personal Fin Pob 172 17507 S Kedzie Ave Hazel Crest, IL 60429		-	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:				\$2,793.00
ACCT #: 18254 Sanath Kumar, MD 9445 144th Place Orland Park, IL 60462		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$89.40
			S Total (Use only on last page of the completed Sche	ubto		-	\$5,446.40

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CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 338542742 South Suburban Hopspital 17800 South Kedzie Avenue Hazel Crest, IL 60429		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$500.00
ACCT #: 9944147 Suburban Emergency Associates P.O. 2729 Carol Stream, IL 60132-3837		ı	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$25.40
Subtotal > Total (Use only on last page of the completed Schedule F) >							\$525.40 \$8,518.54

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Form B6G (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Dwayne C. Hannah CASE NO

> CHAPTER 13

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases

<u> </u>	'
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

CASE NO IN RE: Dwayne C. Hannah

> CHAPTER 13

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.								
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR							

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:		Dependen	nts of Debtor and Spo	ouse	
Married	Relationship:	Age:	Relationship:		Age:
Employment	Debtor (# of additional emp	oloyers: 1)	Spouse		
Occupation	Assistant Ward Operator				
Name of Employer	Fellowes Inc.				
How Long Employed	4 Years				
Address of Employer	1789 Norwood Ave				
	Itasca IL 60143				
INCOME: (Estimate of a				DERTOR	CROUCE
•	verage monthly income) s wages, salary, and commissio	ne (prorate if not a	naid monthly)	<u>DEBTOR</u> \$4,232.00	<u>SPOUSE</u> \$0.00
2. Estimate monthly over		ris (prorate il riot)	paid monthly)	\$0.00	\$0.00
3. SUBTOTAL				\$4,232.00	\$0.00
4. LESS PAYROLL DEI	DUCTIONS		L	Ψ+,202.00	ψ0.00
a. Payroll taxes (inclu	des social security tax if b. is ze	ro)		\$566.00	\$0.00
b. Social Security Tax	(\$364.00	\$0.00
c. Medicare				\$208.00	\$0.00
d. Insurance				\$79.00	\$0.00
e. Union dues				\$0.00	\$0.00
f. Retirement				\$0.00	\$0.00
g. Other (specify)				\$0.00	\$0.00
h. Other (specify)				\$0.00 \$0.00	\$0.00 \$0.00
i. Other (specify)j. Other (specify)				\$0.00 \$0.00	\$0.00 \$0.00
k. Other (specify)				\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDLICTIONS			\$1,217.00	\$0.00
	LY TAKE HOME PAY		-	\$3,015.00	\$0.00
	operation of business or profes	sion or form (attac	ah datailad atmt)	\$0.00	\$0.00
8. Income from real pro		sion or famili (allac	on detailed stritt)	\$0.00	\$0.00
Interest and dividend	•			\$0.00	\$0.00
	e or support payments payable :	to debtor for the d	lebtor's use or	\$0.00	\$0.00
that of dependents lis				*****	*****
11. Social Security or go	vernment assistance (specify)			\$0.00	\$0.00
12. Pension or retiremen	t income			\$0.00	\$0.00
13. Other monthly incom	e (specify)				
a				\$0.00	\$0.00
b				\$0.00	\$0.00
C				\$0.00	\$0.00
14. SUBTOTAL OF LINE				\$0.00	\$0.00
	ICOME (Add amounts shown or	•		\$3,015.00	\$0.00
40 TOTAL COMBINED	ACKITULI VINIOCKIE. MO ALE AL				

16. TOTAL COMBINED MONTHLY INCOME: \$3,015.00

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet No. 1

Additional Employment

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	Music Director Faith Temple Church 5 7158 South Peoria Chicago, IL	
Employment	Debtor	Spouse

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate s labeled "Spouse."	schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$1,500.00
Description: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$150.00 \$40.00 \$75.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$50.00 \$350.00 \$25.00 \$25.00 \$25.00 \$280.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan) a. Auto: b. Other: c. Other: d. Other:	
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,520.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Total monthly income from Line 16 of Schedule I b. Total monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,015.00 \$2,520.00 \$495.00

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Form 6-Summary (10/05)

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$140,000.00		
B - Personal Property	Yes	4	\$1,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$107,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		\$4,606.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$8,518.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,015.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,520.00
		Total >	\$141,000.00	\$120,124.54	

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Form 6-Summary (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

Statistical Summary of Certain Liabilities (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$3,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$3,000.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k	19 (Total shown on summary page plus 1.)	
Date <u>02/03/2006</u>	Signature /s/ Dwayne C. Hannah Dwayne C. Hannah	
Date	Signature	
	Ilf joint case, both spouses must sign.	

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$58,504.00 2005 \$58,504 Fellowes Inc & Faith Temple Church

2004 \$56,254 Fellowes Inc & Faith Temple Church

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND

CASE NUMBER

NATURE OF PROCEEDING

Homecomings Financial

Pierce & Associates

1 North Dearborn

COURT OR AGENCY

AND LOCATION

DISPOSITION

Circuit Court of Cook

Pending

County

Dwayne Hannah Chicago, IL

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Dwayne C. Hannah CASE NO

> **CHAPTER** 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

01/09/2006

\$894.00

NAME AND ADDRESS OF PAYEE Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

Green Path Debt Solutions 38505 Country Club Drive Suite 250 Farmington Hills, MI 48331

01/19/06 \$90.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

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List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

None

b. Tax Pary Env Eucline Street in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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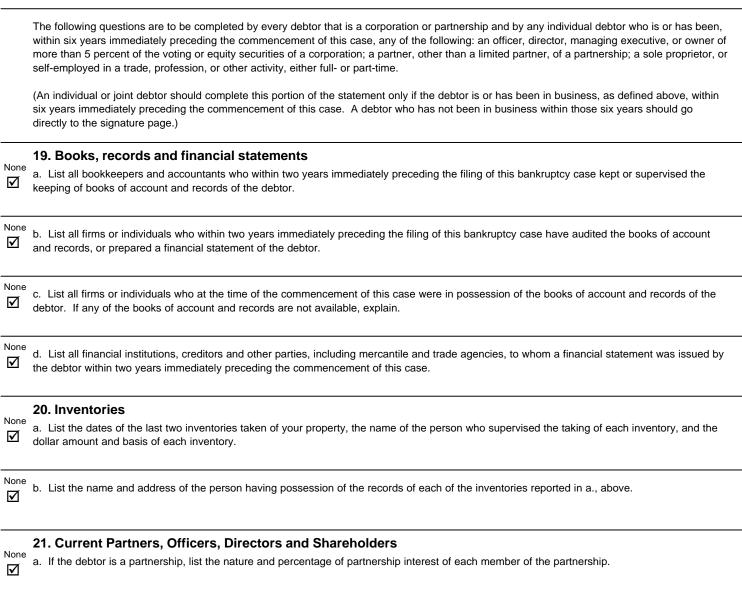
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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4



None \square

None

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

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a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement $\sqrt{}$ of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None

23. Withdrawals from a partnership or distributions by a corporation

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If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

declare under penalty of perjury that I have read the answer	rs contained in the	e foregoing statement of financial affairs and any
Date 02/03/2006	Signature of Debtor	/s/ Dwayne C. Hannah Dwayne C. Hannah
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: Dwayne C. Hannah

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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B201 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Dwayne C. Hannah

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dwayne C. Hannah	X /s/ Dwayne C. Hannah	02/03/2006	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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IN RE: Dwayne C. Hannah CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

-
r the above-named debtor(s) and r agreed to be paid to me, for ection with the bankruptcy case
\$2,500.00
\$894.00
\$1,606.00
· ,
less they are members and
ns who are not members or the people sharing in the
the bankruptcy case, including: ng whether to file a petition in the required; y adjourned hearings thereof;
rices:
payment to me for
Bar No. 6195164 6401

Dwayne C. Hannah

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Form B 21 Official Form 21 (12/03)

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Dwa	ayne C. Hannah	Case No.	
	DE	BTOR(S)		
Address:		10 S University Ave	Chapter	13
	DOI	ton, IL 60419		
Social Se	ecuri	ty No(s).: xxx-xx-2742		
		ax Identification (EIN) No(s).:		
		STATEMENT OF SOCIAL SECURITY N	IUMBER(S)	
		btor (enter Last, First, Middle): Hannah, Dwayne C. propriate box and, if applicable, provide the required information.)		
	$\overline{\checkmark}$	Debtor has a Social Security Number and it is: 338-54-2742 (If more than one, state all.)		
		Debtor does not have a Social Security Number.		
		int Debtor (enter Last, First, Middle): propriate box and, if applicable, provide the required information.)		
		Joint Debtor has a Social Security Number and it is: (If more than one, state all.)		
		Joint Debtor does not have a Social Security Number.		
l declare ι	unde	r penalty of perjury that the foregoing is true and correct.		
	Χ _	/s/ Dwayne C. Hannah Dwayne C. Hannah	02/03/2006 Date	
		Signature of Debtor	Date	

^{*} Joint debtors must provide information for both spouses.